FORM PTO 1449 (modified)
U.S. DEPARTMENT OF COMMERCE

PATENT AND TRADEMARK OFFICE

LIST OF REFERENCES CITED BY APPLICANT(S)
(Use several sheets if necessary)

ΑI	ΙY	DOCKET	NO.	

03292.101090.5

July 23, 2004

APPLICATION NO.

APPLICANT

LEE J PEART ET AL.

FILING DATE

GROUP

10/710,611

2131

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR□

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR□

		NON-PATENT LITERATURE DOCUMENTS
EXAMINER	CITE	
INITIAL	NO.	
/L.C./	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26067, 05/23/2007
/L.C./	2	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
**************************************	3	KOHOTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages no Date
/L.C./	4	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638, 02/17/2004, 4 pages
/L.C./	5	KULKARNI, et al., "Biometrics: Speaker Verification"http://biometrics.cse.msu.edu/speaker.html, 03/08/2004, 5 pages
/L.C./	6	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
/L.C./	7	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
/L.C./	8	LAMOND, "Credit Card Transactions Real World and Online" © 1996
/L.C./	9	LUETTIN, "Visual Speech and Speaker Recognition", http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html, 06/30/2000, 1 page
/L.C./	10	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm, 01/2001
/L.C./	11	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432, 02/02/2004, 2 pages
/L.C./	12	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
/L.C./	13	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	14	Pay By Touch - Company, http://www.paybytouch.com/company.html No Date
/L.C./	15	ROBERTI, "TI Embraces Prox Card Standard", http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml, 03/06/2003, 2 pages

EXAMINER	/Longbit Chai/	DATE CONSIDERED	10/20/2008	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO 1449 (modified)	ATTY DOCKET NO.	APPLICATION NO.		
U.S. DEPARTMENT OF COMMERCE	03292.101090.5	10/710,611		
PATENT AND TRADEMARK OFFICE	APPLICANT			
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)	LEE J PEART ET AL.			
	FILING DATE		GROUP	
	July 23, 2004		2131	

NON-PATENT LITERATURE DOCUMENTS								
EXAMINER INITIAL	CITE NO.							
/L.C./	16	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm, 02/09/2004, 3 pages						
/L.C./	17	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html, 02/26/2004, 2 pages						
/L.G./	18	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987						
/L.C./	19	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages						
/L.C./	20	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable, 02/09/2004, 2 pages						
/L.C./	21	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html, Copyright 2001, (Last Visited 10/09/2002)						
/L.C./	22	"The Bank Credit Card Business", American Bankers Association, 1996, all pages						

EXAMINER	/Longbit Chai/	DATE CONSIDERED	10/20/2008